

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Harry Duke	Examiner:	Jeffrey Carlson
Serial No.:	10/811,605	Group Art Unit:	3622
Filed:	March 29, 2004	Docket:	1639.002US1
Title:	INTEREST BEARING GIFT CARD MECHANISMS		

EXAMINER INTERVIEW SUMMARY

MS AMENDMENT

Commissioner for Patents

P.O. Box 1450

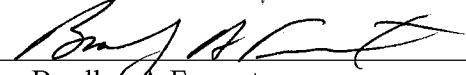
Alexandria, VA 22313-1450

The applicant and his undersigned attorney thank Examiner Jeffrey Carlson for courtesies extended in their in person interview of March 13, 2008. Inventor, Harry Duke, joined by conference call. The Examiner's Interview Summary dated March 28, 2008 is acknowledged.

The prior art references Carroll and Kang were discussed in detail. Examiner Carlson agreed to order a translation of the Kang reference. Additional potential differences over the Kang reference were noted as possibly including reference to multiple merchants and a user ID. The current '112 rejections were discussed and some proposed modifications to rejected claims were viewed favorably. The '101 rejection was also discussed without agreement reached. Official notice with respect to filters or restrictions was discussed and objected to by Applicant. The usefulness of potential affidavits was also discussed. Applicant agreed to prepare a response to the Office Action, taking into account rejection of claims 36-38 as though they were rejected under '103 consistent with the rejection of claims 1-35.

Respectfully submitted,

SCHWEGMAN, LUNDBERG & WOESSNER, P.A.
P.O. Box 2938
Minneapolis, MN 55402
(612) 373-6972

Date 4/29/2008 By 
Bradley A Forrest
Reg. No. 30,837

CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence is being filed using the USPTO's electronic filing system EFS-Web, and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on this 29 day of April 2008.

CANDIS BUENDING

Name

Signature

